

# NAVIENT

P.O. BOX 9500 WILKES-BARRE, PA 18773-9500



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Navient.com  
Convenience with a click

- Enroll in Auto Pay
- View Loan Information
- View Payment History
- View Frequently Asked Questions
- Make a One-Time Payment

You have \$0.00<sup>1</sup> due 07/07/20.

## Don't pay for assistance you can get for FREE!

Some companies claim they can reduce or eliminate your student loan debt, but they charge for services we offer for free:

- Repayment options to lower your monthly payment
- Consolidate your student loans
- Information on loan forgiveness and other programs

**Check out your options today!**

Navient.com/in-repayment

## Account Summary

Account Number	
Billing Group <sup>2</sup>	1
Statement Date	06/10/20
Billing Period	05/09/20 to 06/10/20
Unpaid Principal	\$5,952.02
Payments Since Last Bill	\$150.18
Past Due Amount (Pay Now)	\$0.00
Pay Past Due Amount By	
07/22/20 to avoid Late Fee of	\$0.00
Current Amount Due	\$75.09
Current Amount Due Date	08/07/20
Pay Current Amount Due	
(+ any Past Due Amount) by	
08/22/20 to avoid additional	
Late Fee of	\$4.51
Unpaid Fees	\$0.00
Total Payment Due (Past Due	
Amount + Current Amount	
Due + Unpaid Fees)	\$75.09

See enclosed for loan details

Detach along perforation and return with your payment or go to Navient.com to make an electronic payment

Account Number

Total Payment Due \$75.09

See above for dates and Late Fees that apply

Total Amount Enclosed \$

Make checks payable to Navient  
(U.S. Currency only - Do not send cash)

Navient

PO BOX 9533  
WILKES-BARRE, PA 18773-9533

Changed your address or phone number?  
Please visit Navient.com to update your information.



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SYSTEM

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### Loan Information as of 06/10/20

Loan ID	1-07	1-08	1-09							Total
Current Balance	2,732.93	1,554.74	1,665.74							5,953.41
Unpaid Interest	0.64	0.38	0.39							1.39
Unpaid Fees <sup>1</sup>	0.00	0.00	0.00							0.00
Unpaid Principal	2,732.29	1,554.38	1,665.36							5,952.02
Original Principal	10,578.00	5,835.00	5,993.00							22,374.00
Capitalized Interest <sup>2</sup>	0.00	0.00	0.00							0.00
Principal Reduction	-7,843.71	-4,280.62	-4,297.65							-16,421.98
Life of Loan Payments	7,854.42	4,292.39	4,310.28							16,467.09
Total Principal Paid	7,843.71	4,280.62	4,297.65							16,421.98
Total Interest Paid	20.71	11.77	12.63							45.11
Total Fees Paid	0.00	0.00	0.00							0.00

### Billing Period Summary 05/09/20 to 06/10/20

Loan ID	1-07	1-08	1-09							Total
Payments Received <sup>1</sup>	89.94	39.22	42.02							169.18
Last Payment Effective Date	06/09/20	06/09/20	06/09/20							
Applied to Interest	20.71	11.77	12.63							45.11
Applied to Fees	0.00	0.00	0.00							0.00
Applied to Principal	48.23	27.45	29.39							105.07
Fees Assessed <sup>2</sup>	0.00	0.00	0.00							0.00
Late Fee	0.00	0.00	0.00							0.00
Returned Check Fee	0.00	0.00	0.00							0.00
Other Fees	0.00	0.00	0.00							0.00

### Loan Details

Loan ID	1-07	1-08	1-09							Total
Loan Date	09/06/06	06/20/07	02/27/08							
Loan Program	PLUSLOAN	PLUSLOAN	PLUSLOAN							
Interest Rate	8.500	8.500	8.500							
(F-Fixed, V-Variable)	F	F	F							
Total Payment Due	24.47	19.61	21.01							75.09
Past Due Amount	0.00	0.00	0.00							0.00
Current Amount Due	24.47	19.61	21.01							75.09
Unpaid Fees	0.00	0.00	0.00							0.00
Pay Past Due Amount by 07/22/20 to avoid a Late Fee of	0.00	0.00	0.00							0.00
Pay Current Amount (+ any Past Due Amount) by 08/22/20 to avoid a Late Fee of	2.07	1.18	1.25							4.51

<sup>1</sup>Interest continues to accrue on any loan(s) until the loan has been paid in full, including loans in a paid ahead status. Follow the PAYMENTS section of this statement to learn how to reduce the total cost of your loan(s) by making payments on paid ahead loans.

<sup>2</sup>The Billing Period Summary section reflects all payments received during your billing period. If you made more than one payment during your billing period, the Last Payment Effective Date is the date the most recent payment was credited to your account. To see your full transaction history and all payment effective dates, log in to your account at Navient.com.

Account number: [REDACTED]

Please visit [Navient.com/Glossary](http://Navient.com/Glossary) for definitions of the commonly used terms in this document. Review payment examples and learn how to save payment preferences at [Navient.com/allocation](http://Navient.com/allocation).

#### PAYMENTS

My payment is not made by Auto Pay. How do you allocate my payment across my loans on this statement? Unless specific instructions are provided, we automatically allocate your payments across your loans as follows: your payment will be allocated first to any delinquent loans in the Billing Group (loans with the oldest delinquency will be paid first). When all loans are at the same delinquency level, the payment will go to each loan in the Billing Group, prorated according to its Current Amount Due, which is the Monthly Payment Amount or a lesser amount if some of the Monthly Payment Amount has previously been paid. If the amount of the payment exceeds the Past Due Amount and Current Amount Due but is less than the Total Payment Due, the remainder of the payment will be prorated based on Unpaid Fees. After the Total Payment Due is satisfied or if no payment is due, additional funds are an Overpayment and will be allocated to your loan with the highest interest rate in the Billing Group. If you have more than one loan with the same highest interest rate in the Billing Group, then the Overpayment will be allocated to those unsubsidized loans, prorated according to the Monthly Payment Amount. If loans in the Billing Group with the same highest interest rate are all subsidized, then the payment will be allocated to those loans prorated by Monthly Payment Amount. If no payment is due for any of your loans (for example, if your loans aren't yet in repayment), your Overpayment will be allocated among the highest interest loan(s) in the Billing Group, prorated according to each Loan's Outstanding Balance.

For residents of Colorado, Maine, New Jersey, New York, and Rhode Island, Underpayments will be allocated to satisfy as many individual loan payments as possible, first to loans of the oldest delinquency, in order from lowest to greatest Past Due Amount by billing cycle. Any remaining Underpayment amount will be prorated across loans that share the same age of delinquency that have not yet been paid. Payments greater than the total of the Past Due Amount and Current Amount Due will be allocated as described above.

If your payment is received without a remittance slip or instructions and, we may review any information available to us to post the payment. Otherwise, it will be allocated as described above, across all loans, including loans in different Billing Groups that have the same payment address.

#### How do you allocate payments made by Auto Pay?

The amount of your Auto Pay payments will always be based on the total of each loan's Monthly Payment Amount. Auto Pay payments are not Underpayments or Overpayments. Auto Pay will be allocated first to any delinquent loans in the Billing Group, prorated by Current Amount Due, which is the Monthly Payment Amount or a lesser amount if some of the Monthly Payment Amount was paid previously. If the amount of the payment exceeds the Current Amount Due, the remainder of the payment will be prorated based on the Monthly Payment Amount.

If my account is current, what happens if I pay more than my Current Amount Due? Payments will be applied to your Current Balance.

Overpayments may reduce the payments due on future bills. If the extra funds are less than the amount of your next month's payment, your next payment will be due as usual for the full Monthly Payment Amount. If the extra funds are equal to or more than the amount of your next month's payment, we will advance your payment due date by the number of full payments that are covered. For example, if the extra funds are equal to four additional monthly payments, you would not have another payment due for four months. Interest continues to accrue daily on each loan until it is paid in full, including loans that are paid ahead.

If you do not pay the Past Due Amount and the Current Amount Due on the statement, every loan in the Billing Group may become delinquent, may be reported to the consumer reporting agencies, and may be subject to a Late Fee.

Once we allocate a payment across your loans, payments are applied based on the terms of each loan's promissory note, usually first to Unpaid Fees, then to Unpaid Interest, and then to Unpaid Principal. If you are on an Income-Driven Repayment (IDR) plan, your payments must be applied to Unpaid Interest first, then Unpaid Fees, then Unpaid Principal. In order to satisfy any outstanding Late Fees, you would need to make a payment equal to your Unpaid Interest plus the Unpaid Fees. This is for informational purposes only. You are not required to pay more than the Current Amount Due to remain current.

How do I pay with Instructions? You have the option to instruct us to allocate payments differently or to not advance your due date. Not advancing your due date may result in a lower total cost of repaying your loan as compared to your due date being advanced. Clearly write your instructions on a separate piece of paper included with your check.

We cannot process instructions written on the check or remittance slip. Third party bill-pay services typically do not allow you to provide instructions. Instructions may also be provided when making a payment online at [Navient.com](http://Navient.com). To learn more on how to save certain payment preferences, go to [Navient.com/allocation](http://Navient.com/allocation).

#### FREQUENTLY ASKED QUESTIONS:

**What is a Billing Group?** If you have multiple loans, we may automatically put them in a Billing Group. Each Billing Group has its own statement that shows all the loans within that group. If you prefer a separate statement for each loan, please call us.

**What are the most common fees charged?** Late Fees may be assessed if your payment is not made by the due date. A Returned Check Fee may be charged when a payment does not clear the bank for any reason, including insufficient funds, missing signature, or account closure. Unpaid Fees are fees that have been assessed for a prior billing period and remain due on the account.

**What repayment options are available?** Federal loan options may include Income-Based, Income-Sensitive, Graduated, and Extended Repayment plans, and loan consolidation. Repayment options may also be available for private loans. Both federal and private loans may have deferment and forbearance, and forgiveness, cancellation, and discharge options. Visit [Navient.com](http://Navient.com) to learn more or call us for information. You can also obtain information at [studentaid.gov/manage-loans](http://studentaid.gov/manage-loans), [studentaid.gov/manage-loans/forgiveness-cancellation](http://studentaid.gov/manage-loans/forgiveness-cancellation), and [studentaid.gov/manage-loans/repayment](http://studentaid.gov/manage-loans/repayment).

**Can I apply for cosigner release?** The primary borrower on an eligible private education loan can apply to release their cosigner after they graduate and make 12 consecutive, on-time principal and interest payments. Additional qualifications must be met. Not all private loans are eligible.

#### IMPORTANT DISCLOSURES

**Disputed Sums:** Payments pursuant to a disputed sum or balance and/or for which you demand complete or partial satisfaction for a loan must be sent to: Navient, P.O. Box 3800, Wilkes-Barre, PA 18773-3800, with a description of the alleged dispute and the remedy sought. As provided in each loan's promissory note, we reserve the right to accept the payment and deny the requested relief whether or not we return or refund such payments.

**Information Regarding Repayment Benefits:** Your loans may be eligible for repayment benefits, but these benefits may require action on your part. Potential action items to earn and retain benefits include making on-time payments, signing up for email communications, and enrolling in Auto Pay. Visit [Navient.com](http://Navient.com) to review your potential repayment benefits.

**Impact of Late Payments on Borrower Benefits:** In addition to being assessed a late fee, you may lose eligibility for borrower benefits or repayment incentives if you don't make your scheduled payments on time. If you received an interest rate reduction benefit and later default on the loan, the benefit may be lost and the standard interest rate defined by law may be reinstated.

**Electronic Check Processing:** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account, or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

**Life of Loan Payments:** The amount may not reflect amounts paid to prior servicers.

**For Assistance with your Servicer:** Resources are available to assist borrowers who have tried unsuccessfully to resolve a problem through their servicer. Please refer to your state's relevant authority.

#### CONTACT INFORMATION

##### CUSTOMER SERVICE

888-272-5543 - TDD: 888-833-7562

Fax: 800-848-1949 International: 011-850-767-7471

Monday - Thursday 8 a.m. to 9 p.m., and Friday 8 a.m. to 8 p.m., ET. To email us, log into your account and access the Email Us feature.

##### CORRESPONDENCE ADDRESS

Navient, P.O. Box 9500, Wilkes-Barre, PA 18773-9500 Please provide your account number and sufficient detail about your inquiry.

##### BORROWER PAYMENT ADDRESS

Navient, P.O. Box 9533, Wilkes-Barre, PA 18773-9533

##### COSIGNER PAYMENT ADDRESS

Navient, P.O. Box 9555, Wilkes-Barre, PA 18773-9555

We support our troops! Servicemembers, to learn more about your benefits, please call us at 855-284-4879.